

«First_Name» «Last_Name»
«MAddress»
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KAISER BARGAINING UNIT OPEN ENROLLMENT

The Annual Open Enrollment period for the AFL Hotel & Restaurant Workers Health & Welfare Trust Fund is **Saturday, November 1, 2025 through Monday, December 15, 2025 to be effective January 1, 2026**. If you wish to change plans or add a dependent, please visit, www.unitehere5trustbenefits.com to complete a new enrollment form. You may also visit your Trust Fund Office, Benefit & Risk Management Services (BRMS) at 560 N. Nimitz Hwy., Suite 209, Honolulu, Hawaii 96817-5315 or contact (808) 523-0199; neighbor island (866) 772-8989, for further assistance.

Medical Plans

Two (2) choices are available – **AFL Self-Funded Comprehensive Medical Plan** and the **Kaiser Permanente Plan**. The AFL Comprehensive Medical Plan is a preferred provider or “freedom of choice” plan. You may receive services from the doctor of your choice and payments are based on a percentage of Eligible Charges. Under this plan, your out-of-pocket costs are usually lower when you receive services from a participating provider. The Kaiser Permanente Plan is an “HMO Plan.” You must receive services from a Kaiser Permanente doctor, and your co-payment is usually a fixed dollar amount. The plan will not pay for services from a non-Kaiser Permanente doctor, except when referred or if emergency care is required. Kaiser Permanente facilities include: Oahu, Big Island and Maui.

Dental Plan

Hawaii Dental Service (HDS)

The HDS Plan offers you freedom to choose your own dentist. You may select from a network of over 96% of the dentists statewide. National coverage is also available through Delta Dental Plans Association, the largest dental benefits provider in the nation.

A Summary of Benefits and Coverage for the medical plan(s) are enclosed along with a comparison sheet for the dental providers.

Trust Fund Administrator
On behalf of the
Board of Trustees

Enclosures
October 2025